Case 07-15967 Doc 1 Filed 08/31/07 Entered 08/31/07 15:48:03 Desc Main Document Page 1 of 44

Official Form 1 (4/0					ruptcy of Illino						Vol	luntary	Petition
Name of Debtor (if individual, enter Last, First, Middle): Carlson, Marc Robert						Name of Joint Debtor (Spouse) (Last, First, Middle): Carlson, Cathleen Renee							
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):								Joint Debtor trade names		8 years			
Last four digits of Soc xxx-xx-0960	. Sec./Complete	EIN or of	her Tax I	D No. (if mo	ore than one, stat		our digits		Sec./C	omplete EIN	or other T	ax ID No. (if more than one, state al
Street Address of Debi 517 N. Carriage Island Lake, IL		eet, City, a	nd State)):	ZIP Code	51 Isl	Address 7 N. Ca and La	rriage		(No. and St	reet, City, a	and State):	ZIP Code
County of Residence of	or of the Principa	al Place of	Busines		60042	Coun	ty of Res	idence o	r of the	Principal Pl	ace of Busi	iness:	60042
Lake	or the Trinespe	ii i iuce oi	Dusines	.		La	-		i or une				
Mailing Address of De	ebtor (if differen	t from stre	et addre	ss):		Maili	ng Addre	ss of Joi	nt Debt	or (if differe	ent from str	eet address)	:
				_	ZIP Code								ZIP Code
Location of Principal A (if different from stree													1
	of Debtor Organization)				of Business			C		of Bankru Petition is F			ich
Check Individual (include See Exhibit D on p Corporation (include Partnership Other (If debtor is no check this box and st	age 2 of this for des LLC and LL ot one of the above	m. P) e entities,	Sing in 1	1 U.S.C. § Iroad ckbroker nmodity Br aring Bank er Tax-Exe (Check box otor is a tax-	eal Estate as 101 (51B) oker empt Entity c, if applicable-exempt org	e) anization	☐ Cha☐ Cha☐	apter 9 apter 11 apter 12 apter 13 ts are prined in 11	U.S.C. §	Natur (Checonsumer debts § 101(8) as	a Foreign hapter 15 F a Foreign e of Debts k one box)	Main Proce Petition for I Nonmain P	Recognition
					of the Unite nal Revenue					idual primarily household pu			
Full Filing Fee atta Filing Fee to be pa attach signed appli is unable to pay fee Filing Fee waiver attach signed appli	id in installment cation for the co e except in insta requested (applic	s (applica ourt's cons llments. R	ble to incideration ule 1006	certifying t (b). See Offi ndividuals	that the debt icial Form 3A only). Must	Check	Debtor k if: Debtor to insid k all appl	is a sma is not a 's aggreg ers or af icable bo	all busing small busing small busing stemon gate nor filiates) oxes:	usiness debt	s defined ir or as define liquidated on \$2,190,00	ed in 11 U.S lebts (exclu	§ 101(51D). 3.C. § 101(51D). ding debts owed
										n were solic			
Statistical/Administra Debtor estimates the			for distri	bution to u	nsecured cre	editors.				THIS	S SPACE IS	FOR COURT	USE ONLY
Debtor estimates there will be no fur	nat, after any exe	empt prop	erty is ex	cluded and	administrat		es paid,						
Estimated Number of	Creditors									1			
1- 50- 49 99 ■ □	100- 199	200- 999	1000- 5,000	5001- 10,000	10,001- 25,000	25,001- 50,000	100,00 100,00	0 100	ER ,000				
Estimated Assets				0.001		200.001							
\$0 to \$10,000	\$10,001 \$100,000			0,001 to nillion		000,001 to 0 million		More that \$100 mill					
Estimated Liabilities \$0 to \$50,000	\$50,001 \$100,000			0,001 to nillion		000,001 to 0 million		More that					

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Official Form 1 (4/07) Page 2 of 44 FORM B1, Page 2

Official Form	1 (4/07)		FORM DI, rage 2				
Voluntary		Name of Debtor(s): Carlson, Marc Robert					
(This page mus	st be completed and filed in every case)	Carlson, Cathleen Renee					
Location	All Prior Bankruptcy Cases Filed Within Last	Case Number:	Date Filed:				
Where Filed:	- None -						
Location Where Filed:		Case Number:	Date Filed:				
Per	nding Bankruptcy Case Filed by any Spouse, Partner, or	Affiliate of this Debtor (If more than	n one, attach additional sheet)				
Name of Debto	or:	Case Number:	Date Filed:				
District:		Relationship:	Judge:				
	Exhibit A		khibit B				
forms 10K ar pursuant to S	leted if debtor is required to file periodic reports (e.g., and 10Q) with the Securities and Exchange Commission ection 13 or 15(d) of the Securities Exchange Act of 1934 ting relief under chapter 11.)	(To be completed if debtor is an individual whose debts are primarily consumer debts.) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I delivered to the debtor the notice required by 11 U.S.C. §342(b).					
☐ Exhibit A	A is attached and made a part of this petition.	X /s/ Erick Bohlman	August 31, 2007				
		Signature of Attorney for Debtor(s Erick Bohlman 6224222) (Date)				
	Exh	ibit C					
Does the debtor	r own or have possession of any property that poses or is alleged to	pose a threat of imminent and identifiable	e harm to public health or safety?				
☐ Yes, and I☐ No.	Exhibit C is attached and made a part of this petition.						
	Exh	ibit D					
I -	eted by every individual debtor. If a joint petition is filed, ear D completed and signed by the debtor is attached and made and t petition:	•	ı separate Exhibit D.)				
■ Exhibit I	D also completed and signed by the joint debtor is attached a	and made a part of this petition.					
	Information Regardin	=					
-	(Check any ap Debtor has been domiciled or has had a residence, princip days immediately preceding the date of this petition or for	al place of business, or principal asse	ts in this District for 180				
	There is a bankruptcy case concerning debtor's affiliate, go	• .	•				
	Statement by a Debtor Who Resides (Check all app		у				
	Landlord has a judgment against the debtor for possession	of debtor's residence. (If box checked,	complete the following.)				
	(Name of landlord that obtained judgment)						
	(Address of landlord)						
	Debtor claims that under applicable nonbankruptcy law, the permitted to cure the entire monetary default that gave rise possession was entered, and						
	Debtor has included in this petition the deposit with the coafter the filing of the petition.	urt of any rent that would become du	e during the 30-day period				

Official Form 1 (4/07)

Voluntary Petition

(This page must be completed and filed in every case)

Name of Debtor(s):

Carlson, Marc Robert Carlson, Cathleen Renee

Signatures

Signature(s) of Debtor(s) (Individual/Joint)

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. §342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X /s/ Marc Robert Carlson

Signature of Debtor Marc Robert Carlson

X /s/ Cathleen Renee Carlson

Signature of Joint Debtor Cathleen Renee Carlson

Telephone Number (If not represented by attorney)

August 31, 2007

Date

Signature of Attorney

X /s/ Erick Bohlman

Signature of Attorney for Debtor(s)

Erick Bohlman 6224222

Printed Name of Attorney for Debtor(s)

Bohlman Law Offices, P.C.

Firm Name

111 South Virginia Street Crystal Lake, IL 60014

Address

Email: abohlman@sbcglobal.net

815-477-9200 Fax: 815-477-9201

Telephone Number

August 31, 2007

Date

Signature of Debtor (Corporation/Partnership)

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X

Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date

Signature of a Foreign Representative

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

- ☐ I request relief in accordance with chapter 15 of title 11. United States Code. Certified copies of the documents required by 11 U.S.C. §1515 are attached.
- ☐ Pursuant to 11 U.S.C. §1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X

Signature of Foreign Representative

Printed Name of Foreign Representative

Date

Signature of Non-Attorney Bankruptcy Petition Preparer

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19B is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social Security number (If the bankrutpcy petition preparer is not an individual, state the Social Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.)(Required by 11 U.S.C. § 110.)

Address

Date

Signature of Bankruptcy Petition Preparer or officer, principal, responsible person, or partner whose Social Security number is provided above.

Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual:

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both 11 U.S.C. §110; 18 U.S.C. §156.

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marc Robert Carlson Cathleen Renee Carlson		Case No.	
		Debtor(s)	Chapter	7
		Debtor(s)	Chapter	

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.] [Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Marc Robert Carlson	
<u>-</u>	Marc Robert Carlson	

Date: August 31, 2007

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Official Form 1, Exhibit D (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marc Robert Carlson Cathleen Renee Carlson		Case No.	
		Debtor(s)	Chapter	7

EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH CREDIT COUNSELING REQUIREMENT

Warning: You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.

- 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.
- □ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.
- □ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. [Must be accompanied by a motion for determination by the court.][Summarize exigent circumstances here.] ____

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

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Official Form 1, Exh. D (10/06) - Cont.

☐ 4. I am not required to receive a credit counseling briefing because of: [Check the applicable
statement.] [Must be accompanied by a motion for determination by the court.]
☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or
mental deficiency so as to be incapable of realizing and making rational decisions with respect to
financial responsibilities.);
☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being
unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or
through the Internet.);
☐ Active military duty in a military combat zone.
□ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling
requirement of 11 U.S.C. § 109(h) does not apply in this district.

I certify under penalty of perjury that the information provided above is true and correct.

Signature of Debtor:	/s/ Cathleen Renee Carlson
	Cathleen Renee Carlson

Date: August 31, 2007

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Form 6-Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marc Robert Carlson,		Case No.	
	Cathleen Renee Carlson			
-		Debtors	Chapter	7

SUMMARY OF SCHEDULES

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors must also complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	304,000.00		
B - Personal Property	Yes	3	10,260.00		
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1		297,029.00	
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1		0.00	
F - Creditors Holding Unsecured Nonpriority Claims	Yes	6		33,599.07	
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			4,931.08
J - Current Expenditures of Individual Debtor(s)	Yes	2			4,926.23
Total Number of Sheets of ALL Schedu	ıles	18			
	T	otal Assets	314,260.00		
			Total Liabilities	330,628.07	

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Official Form 6 - Statistical Summary (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marc Robert Carlson,		Case No.		
	Cathleen Renee Carlson				
_		Debtors	Chapter	7	

STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C.§ 101(8)), filing a case under chapter 7, 11 or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

This information is for statistical purposes only under 28 U.S.C. § 159.

Summarize the following types of liabilities, as reported in the Schedules, and total them.

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	0.00
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E) (whether disputed or undisputed)	0.00
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E)	0.00
Student Loan Obligations (from Schedule F)	0.00
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	0.00
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	0.00
TOTAL	0.00

State the following:

Average Income (from Schedule I, Line 16)	4,931.08
Average Expenses (from Schedule J, Line 18)	4,926.23
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	6,897.56

State the following:

		_
Total from Schedule D, "UNSECURED PORTION, IF ANY" column		0.00
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column	0.00	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		0.00
4. Total from Schedule F		33,599.07
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		33,599.07

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Form B6A (10/05)

In re

Marc Robert Carlson, Cathleen Renee Carlson

Case No.		

Debtors

SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. See Schedule D. If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

517 Carriage Hill Road, Island Lake, IL 60042	Fee simple	J	304,000.00	297,029.00
Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim

Sub-Total > 304,000.00 (Total of this page)

304,000.00

Total >

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Form B6B (10/05)

In re

Marc Robert Carlson,	Case No.
Cathleen Renee Carlson	

Debtors

SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property." In providing the information requested in this schedule, do not include the name or address of a minor child. Simply state "a minor child."

	Type of Property	N O Description and Location of Property E	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property without Deducting any Secured Claim or Exemption
1.	Cash on hand	Cash with debtors	J	50.00
2.	Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.	Checking account with Fifth Third Bank, Island Lake, IL	J	300.00
3.	Security deposits with public utilities, telephone companies, landlords, and others.	Х		
4.	Household goods and furnishings, including audio, video, and computer equipment.	Misc. household goods with debtors	J	3,000.00
5.	Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.	Misc. Books and CD's with debtor	J	200.00
6.	Wearing apparel.	Misc. cloths with debtor	J	300.00
7.	Furs and jewelry.	x		
8.	Firearms and sports, photographic, and other hobby equipment.	x		
9.	Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	X		
10.	Annuities. Itemize and name each issuer.	X		

Sub-Total > 3,850.00 (Total of this page)

² continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re	Marc Robert Carlson,
	Cathleen Renee Carlson

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
11. Interests in an education IRA as defined in 26 U.S.C. § 530(b)(1) or under a qualified State tuition plan as defined in 26 U.S.C. § 529(b)(1). Give particulars. (File separately the record(s) of any such interest(s). 11 U.S.C. § 521(c); Rule 1007(b)).	X			
12. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Give particulars.	X			
13. Stock and interests in incorporated and unincorporated businesses. Itemize.	X			
14. Interests in partnerships or joint ventures. Itemize.	X			
15. Government and corporate bonds and other negotiable and nonnegotiable instruments.	X			
16. Accounts receivable.	X			
17. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	X			
18. Other liquidated debts owing debtor including tax refunds. Give particulars.	X			
19. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule A - Real Property.	X			
20. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	X			
21. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	X			
			0.175	-1.
		Γ)	Sub-Total of this page)	al > 0.00

Sheet <u>1</u> of <u>2</u> continuation sheets attached to the Schedule of Personal Property

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Form B6B (10/05)

In re Marc Robert Carlson,
Cathleen Renee Carlson

Case No.

Debtors

SCHEDULE B. PERSONAL PROPERTY

(Continuation Sheet)

	Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
22.	Patents, copyrights, and other intellectual property. Give particulars.	Х			
23.	Licenses, franchises, and other general intangibles. Give particulars.	x			
24.	Customer lists or other compilations containing personally identifiable information (as defined in 11 U.S.C. § 101(41A)) provided to the debtor by individuals in connection with obtaining a product or service from the debtor primarily for personal, family, or household purposes.	X			
25.	Automobiles, trucks, trailers, and	1999	Chevrolet Cavalier with 106,000 miles	J	2,050.00
	other vehicles and accessories.	2001	Chevrolet Venture with 79,000 miles	J	4,360.00
26.	Boats, motors, and accessories.	X			
27.	Aircraft and accessories.	X			
28.	Office equipment, furnishings, and supplies.	X			
29.	Machinery, fixtures, equipment, and supplies used in business.	X			
30.	Inventory.	X			
31.	Animals.	X			
32.	Crops - growing or harvested. Give particulars.	X			
33.	Farming equipment and implements.	X			
34.	Farm supplies, chemicals, and feed.	X			
35.	Other personal property of any kind not already listed. Itemize.	X			

Sub-Total > (Total of this page)

6,410.00

Total >

10,260.00

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

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Form B6C (4/07)

In re

Marc Robert Carlson, Cathleen Renee Carlson

Case No.

Debtors

SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor claims the exemptions to which debtor is entitled under: (Check one box)

☐ Check if debtor claims a homestead exemption that exceeds \$136,875.

☐ 11 U.S.C. §522(b)(2) ☐ 11 U.S.C. §522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
Real Property 517 Carriage Hill Road, Island Lake, IL 60042	735 ILCS 5/12-901	6,971.00	304,000.00
<u>Cash on Hand</u> Cash with debtors	735 ILCS 5/12-1001(b)	50.00	50.00
Checking, Savings, or Other Financial Accounts, C Checking account with Fifth Third Bank, Island Lake, IL	rertificates of Deposit 735 ILCS 5/12-1001(b)	300.00	300.00
Household Goods and Furnishings Misc. household goods with debtors	735 ILCS 5/12-1001(b)	3,000.00	3,000.00
Books, Pictures and Other Art Objects; Collectibles Misc. Books and CD's with debtor	s 735 ILCS 5/12-1001(a)	200.00	200.00
Wearing Apparel Misc. cloths with debtor	735 ILCS 5/12-1001(a)	300.00	300.00
Automobiles, Trucks, Trailers, and Other Vehicles 1999 Chevrolet Cavalier with 106,000 miles	735 ILCS 5/12-1001(b)	2,050.00	2,050.00
2001 Chevrolet Venture with 79,000 miles	735 ILCS 5/12-1001(c)	4,360.00	4,360.00

Total: 17,231.00 314,260.00

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Official Form 6D (10/06)

In re	Marc Robert Carlson,
	Cathleen Renee Carlson

Case No.

Debtors

SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Total the columns labeled "Amount of Claim Without Deducting Value of Collateral" and "Unsecured Portion, if Any" in the boxes labeled "Total(s)" on the last sheet of the completed schedule. Report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Schedules and, if the debtor is an individual with primarily consumer debts, report the total from the column labeled "Unsecured Portion" on the Statistical Summary of Certain Liabilities and Related Data.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

	_		area claims to report on this schedule D.						
CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	H W J C	sband, Wife, Joint, or Community DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGEN	L I Q	ロヨーのコーロ	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY	
Account No. xxxx1361			Opened 10/06/06 Last Active 5/31/07] ⊤	E				
Ocwen Federal Bank 12650 Ingenuity Dr Orlando, FL 32826		J	First Mortgage 517 Carriage Hill Road, Island Lake, IL 60042 Value \$ 304,000.00		D		007.545.00	2.22	
Account No. xxxx1387	╁	╁	Value \$ 304,000.00 Opened 10/06/06 Last Active 5/14/07	╁		H	237,545.00	0.00	
Ocwen Federal Bank 12650 Ingenuity Dr Orlando, FL 32826		J	Second Mortgage 517 Carriage Hill Road, Island Lake, IL 60042						
	L	L	Value \$ 304,000.00	┖			59,484.00	0.00	
Account No.			Value \$						
Account No.									
			Value \$						
continuation sheets attached			(Total of t	Sub his			297,029.00	0.00	
	Total (Report on Summary of Schedules) 297,029.00 0.								

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Official Form 6E (4/07)

In re	Marc Robert Carlson,	Case No.
	Cathleen Renee Carlson	

Debtors

SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. Use a separate continuation sheet for each type of priority and label each with the type of priority.

The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m).

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Unliquidated." If the claim is disputed to the column labeled "Unliquidated." If the claim is disputed to the column labeled "Unliquidated." If the claim is disputed to the column labeled "Unliquidated." If the claim is disputed to the column labeled "Unliquidated." If the claim is disputed to the column labeled "Unliquidated." If the claim is disputed to the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules. Report the total of amounts entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 or 13 report this total also on the Statistical Summary of Certain Liabilities and Related Data. Report the total of amounts not entitled to priority listed on each sheet in the box labeled "Subtotals" on each sheet. Report the total of all amounts not entitled to priority listed on this Schedule E in the box labeled "Totals" on the last sheet of the completed schedule. Individual debtors with primarily consumer debts who file a case under chapter 7 report this total also on the Statistical Summary of Certain Liabilities and Related Data.
■ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.
TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets)
□ Domestic support obligations Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).
□ Extensions of credit in an involuntary case Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trus or the order for relief. 11 U.S.C. § 507(a)(3).
Wages, salaries, and commissions Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).
☐ Contributions to employee benefit plans Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).
☐ Certain farmers and fishermen Claims of certain farmers and fishermen, up to \$5,400* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).
Deposits by individuals Claims of individuals up to \$2,425* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered provided. 11 U.S.C. § 507(a)(7).
☐ Taxes and certain other debts owed to governmental units Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).
☐ Commitments to maintain the capital of an insured depository institution Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507 (a)(9).
☐ Claims for death or personal injury while debtor was intoxicated Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

continuation sheets attached

^{*} Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

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Official Form 6F (10/06)

In re	Marc Robert Carlson, Cathleen Renee Carlson		Case No.	
_		Debtors	-•	

SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112. If "a minor child" is stated, also include the name, address, and legal relationship to the minor child of a person described in Fed. R. Bankr. P. 1007(m). Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor," include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether the husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules and, if the debtor is an individual with primarily consumer debts filing a case under chapter 7, report this total also on the Statistical Summary of Certain Liabilities and Related Data.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

	16	1		16	U	ь		
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J		CONTINGEN	Z Q	DISPUTED		AMOUNT OF CLAIM
Account No. xxxxx6068			9/25/2006 Medical Services	Ĭ	T E D			
Advocate Good Shepherd Hospital 450 West Highway 22 Barrington, IL 60010		J	Medical Services		ט			157.46
Account No. xxxxx9754	┪		2007	\dagger	Н	L	\dagger	
Advocate Luthran General Hospital 1775 W. Dempster Park Ridge, IL 60068		J	Medical Services					Unknown
Account No. xxxx-xxxx-xxxx-8978	╁	┝	2007	+	H		+	
Bill Me Later P.O. Box 105658 Atlanta, GA 30348		J	Charge Account					407.22
Account No. xxxx-xxxx-xxxx-6475	t	┢	Opened 12/31/01 Last Active 7/09/07		H		\dagger	
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		J	CreditCard					3,723.00
5 continuation sheets attached		_	,	Subt	tota	1	\dagger	4,287.68
commutation sheets attached			(Total of t	his	pag	e)		4,207.00

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Official Form 6F (10/06) - Cont.

In re	Marc Robert Carlson,	Case No.
_	Cathleen Renee Carlson	

	С	Ни	sband, Wife, Joint, or Community	С	U	Ъ	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	ODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	NL I QU I DAT	DISPUTED	AMOUNT OF CLAIM
Account No. xxxx-xxxx-1154			Opened 4/25/05 Last Active 7/09/07	Т	T E D		
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		w	CreditCard				917.00
Account No. xxxx-xxxx-8890			Opened 6/30/04 Last Active 7/09/07	+			
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		н	CreditCard				630.00
Account No. xxxx-xxxx-3352			Opened 11/24/03 Last Active 7/09/07				
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		н	CreditCard				453.00
Account No. xxxx-xxxx-6840			Opened 11/03/98 Last Active 7/09/07	+			
Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091		н	CreditCard				20.00
Account No. xxx1392	1		Opened 5/01/07 Last Active 7/01/07	+	\vdash	\vdash	
Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085		н	Collection Condell Medical Center				412.00
Sheet no. 1 of 5 sheets attached to Schedule of				Sub	tota	1	712.00
Creditors Holding Unsecured Nonpriority Claims			(Total of				2,432.00

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Official Form 6F (10/06) - Cont.

In re	Marc Robert Carlson,	Case 1	No
	Cathleen Renee Carlson	_	

	С	Hu	sband, Wife, Joint, or Community	Тс	U	ΤD	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTLNGEN	I Q	T F	AMOUNT OF CLAIM
Account No. xxxx-xxxx-6627			Opened 1/18/07 Last Active 5/14/07	٦т	T E D		
Citibank Attn: Citicorp Credit Services 7920 Nw 110th Street Kansas City, MO 64153		J	CreditCard				11,242.00
Account No. xxxxxxxxxxx8699	╁		Opened 4/29/06 Last Active 5/03/07	+	+		
Citibank Usa Attn: Bankruptcy Dept Po Box 20487 Kansas City, MO 64195		J	ChargeAccount				2,121.00
Account No. xxx2212	╁		1/23/2007	+	+		,
Condell Medical Center 755 S. Milwaukee Ave. STE 127 Libertyville, IL 60048		J	Medical Services				169.49
Account No. 749	╁		7/7/2007	+	+	\vdash	
Drs. Doppke & Panagakis First Bank Plaza, Suite 200 Lake Zurich, IL 60047		J	Medical Services				2,184.51
Account No. xxxxx6842	╁	_	Opened 10/01/91 Last Active 3/13/95	+	+		·
Express/WFFNB Po Box 3427 Columbus, OH 43218		w	ChargeAccount				694.00
Sheet no. 2 of 5 sheets attached to Schedule of				Sub	tot	L al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				16,411.00

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Official Form 6F (10/06) - Cont.

In re	Marc Robert Carlson,	Case No.
	Cathleen Renee Carlson	

	С	Ни	sband, Wife, Joint, or Community	С	Ιυ	ΙD	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	00	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	LIQI	DISPUTED	AMOUNT OF CLAIM
Account No. xxxxxxxxxxx4389			Opened 2/21/06 Last Active 6/26/07	٦	T E D		
Gemb/home Design Selec Po Box 981439 El Paso, TX 79998		J	ChargeAccount				4,216.00
Account No. xxx-x-xxxxxx2665			12/6/2007	+			4,210.00
High Tech Medical Imaging P.O. Box 226 Lake Zurich, IL 60047		J	Medical Services				Unknown
Account No. xxxxxxxxxxx7747			Opened 6/03/03 Last Active 4/26/07	+		\vdash	
HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		w	CreditCard				1,785.00
Account No. xxxxxxxxxxx1749			Opened 7/02/03 Last Active 6/16/07	\dagger			
HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197		Н	CreditCard				387.00
Account No. xxxxxxxx0952			Opened 8/19/06 Last Active 5/31/07	+		\vdash	
Kohls Po Box 3120 Milwaukee, WI 53201		J	CreditCard				4 440 00
						Ļ	1,112.00
Sheet no. <u>3</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub this			7,500.00

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Official Form 6F (10/06) - Cont.

In re	Marc Robert Carlson,	Case No.
	Cathleen Renee Carlson	

	С	Hu	sband, Wife, Joint, or Community	С	Ιυ	Īρ	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	H W J C	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGEN	UNLIQUIDAT	T F	AMOUNT OF CLAIM
Account No. xxx3364			Opened 2/05/07 Last Active 5/15/07	Т	T E D		
Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018		Н	Collection Good Shepherd Hospital				955.00
Account No. xx1342	╁		Opened 8/01/05 Last Active 6/01/07	+	+		
Nicor Gas 1844 Ferry Road Naperville, IL 60507		Н	Other				47.00
Account No. xxxx8557	1		1/6/2007	+	<u> </u>		
Northwest Community Hospital 800 W Central Rd Arlington Heights, IL 60005		J	Medical Services				489.49
Account No. xxxx4828	╁		3/27/2007	+	+		403.43
Northwest Community Hospital 800 W Central Rd Arlington Heights, IL 60005		J	Medical Services				285.90
Account No. x5778	+		9/25/2006	+	$\frac{1}{1}$	\vdash	203.90
Pulmonary Critical Care and Sleep Sleep Medicine Specialists, S.C. 27750 West Highway 22, Ste 110 Barrington, IL 60010		J	Medical Services				170.00
Sheet no4 of _5 sheets attached to Schedule of				Sub	tot:	L al	
Creditors Holding Unsecured Nonpriority Claims			(Total of				1,947.39

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Official Form 6F (10/06) - Cont.

In re	Marc Robert Carlson,	Case No.	
	Cathleen Renee Carlson		

CDEDITODIC NAME	С	Нι	sband, Wife, Joint, or Community	CO	U	С	5	
CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR	C H M	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	ONTINGENT	QU	SPUTED	J Г =	AMOUNT OF CLAIM
Account No. xxxxxxxxxxxx8069			Opened 12/09/05 Last Active 7/10/07	7			Γ	
Sams Club Ge Consumer Finance Po Box 103104 Roswell, GA 30076		w	ChargeAccount		E D			650.00
Account No. xxxxx4463	┢	╁	Opened 1/23/03 Last Active 5/12/07	+	╁	╁	+	
Target Po Box 1327 Mail Stop 3CK Minneapolis, MN 55440		J	ChargeAccount					
								228.00
Account No. xxxxxxxxxxxxxxx2889 Trojan Professional Se 4410 Cerritos Ave Los Alamitos, CA 90720 Account No.		н	Opened 11/30/01 Last Active 1/01/02 Collection Gregg Hornyak Dds					143.00
Account No.								
Sheet no. <u>5</u> of <u>5</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims			(Total of	Sub			\int	1,021.00
The second control of			(Report on Summary of S	7	Γota	al	ľ	33,599.07

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Form B6G (10/05)

In re

Marc Robert Carlson, Cathleen Renee Carlson Case No.

Debtors

SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser", "Agent", etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases or contracts, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed.R. Bankr. P. 1007(m).

■ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code, of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest. State whether lease is for nonresidential real property. State contract number of any government contract. Case 07-15967 Doc 1 Filed 08/31/07 Entered 08/31/07 15:48:03 Desc Main Document Page 24 of 44

Form B6H (10/05)

In re

Marc Robert Carlson, Cathleen Renee Carlson Case No.

Debtors

SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. Bankr. P. 1007(m).

Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR

NAME AND ADDRESS OF CREDITOR

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Official Form 6I (10/06)

	Marc Robert Carlson			
In re	Cathleen Renee Carlson		Case No.	
		Debtor(s)	<u> </u>	

SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed values the groupes are separated and a joint petition is not filed. Do not take the promote favy minor shild

Debtor's Marital Status:	eparated and a joint petition is not filed. Do not state the nan DEPENDENTS O	OF DEBTOR A	ND SP	OUSE		
	RELATIONSHIP(S):	AG	E(S):			
	Son		10			
Married	Son		10			
	Son		4			
	Son		6			
Employment:	DEBTOR			SPOUSE		
Occupation	Supervisor	Self Emp	loved			
Name of Employer	Perkin-Elmer Life Science	Daycare				
How long employed	3 years	10 years				
Address of Employer	2200 Warrenville Road		arriad	e Hill Road		
radiess of Employer	Downers Grove, IL 60515	Island La				
INCOME: (Estimate of as	verage or projected monthly income at time case filed)			DEBTOR		SPOUSE
	alary, and commissions (Prorate if not paid monthly)		\$	3,825.55	Ф	1,963.33
	• • • • • • • • • • • • • • • • • • • •				φ_	
2. Estimate monthly overti	me		\$	0.00	» —	0.00
3. SUBTOTAL			\$	3,825.55	\$_	1,963.33
0.000101112						
4. LESS PAYROLL DED						
 a. Payroll taxes and s 	ocial security		\$	574.66	\$ _	0.00
b. Insurance			\$	283.14	\$	0.00
c. Union dues			\$	0.00	\$	0.00
d. Other (Specify):			\$	0.00	\$	0.00
(-1 - 1)			\$	0.00	\$	0.00
5. SUBTOTAL OF PAYR	OLL DEDUCTIONS		\$	857.80	\$_	0.00
6. TOTAL NET MONTH	LY TAKE HOME PAY		\$	2,967.75	\$_	1,963.33
7. Regular income from or	peration of business or profession or farm (Attach detailed	l statement)	\$	0.00	\$	0.00
8. Income from real proper			\$	0.00	\$	0.00
9. Interest and dividends	••,		\$ _	0.00	\$ -	0.00
	or support payments payable to the debtor for the deb	tor's use or	Ψ	0.00	Ψ_	0.00
		tor s usc or	¢	0.00	¢	0.00
that of dependents list			\$ <u> </u>	0.00	Ф_	0.00
11. Social security or gove	ernment assistance		Φ.			•
(Specify):			\$	0.00	\$_	0.00
			\$	0.00	\$ _	0.00
12. Pension or retirement i	ncome		\$	0.00	\$	0.00
13. Other monthly income						
(Specify):			\$	0.00	\$	0.00
			\$	0.00	\$	0.00
14. SUBTOTAL OF LINE	ES 7 THROUGH 13		\$	0.00	\$_	0.00
	LY INCOME (Add amounts shown on lines 6 and 14)		\$	2,967.75	\$_	1,963.33
	,		Ψ	_,		
	GE MONTHLY INCOME: (Combine column totals one debtor repeat total reported on line 15)			\$	4,931	.08

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

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Official Form 6J (10/06)

In re	Marc Robert Carlson Cathleen Renee Carlson		Case No.	
		Debtor(s)		

SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

SCHEDULE 3. CORRENT EXITENDITURES OF INDIVIDUAL	DEDI	OK(b)
Complete this schedule by estimating the average or projected monthly expenses of the debtor and the filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate.	e debtor's fa	mily at time case
☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete expenditures labeled "Spouse."	ete a separat	e schedule of
1. Rent or home mortgage payment (include lot rented for mobile home)	\$	1,858.00
a. Are real estate taxes included? Yes No _X_	Ψ	
b. Is property insurance included? Yes No _X		
2. Utilities: a. Electricity and heating fuel	\$	250.00
b. Water and sewer	\$	59.00
c. Telephone	\$	120.00
d. Other See Detailed Expense Attachment	\$	196.00
3. Home maintenance (repairs and upkeep)	\$	0.00
4. Food	\$	400.00
5. Clothing	\$	150.00
6. Laundry and dry cleaning	\$	50.00
7. Medical and dental expenses	\$	300.00
8. Transportation (not including car payments)	\$	125.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	\$	70.00
10. Charitable contributions	\$	0.00
11. Insurance (not deducted from wages or included in home mortgage payments)	Ψ <u></u>	
a. Homeowner's or renter's	\$	100.00
b. Life	\$	0.00
c. Health	\$	0.00
d. Auto	\$	109.00
e. Other	\$	0.00
12. Taxes (not deducted from wages or included in home mortgage payments)	Ψ	
(Specify) Property Tax	\$	494.23
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the	Φ	434.23
plan)	Φ.	0.00
a. Auto	\$	0.00
b. Other	\$	
c. Other	\$	0.00
d. Other	\$	0.00
14. Alimony, maintenance, and support paid to others	\$	0.00
15. Payments for support of additional dependents not living at your home	\$	0.00
16. Regular expenses from operation of business, profession, or farm (attach detailed statement)	\$	100.00
17. Other Second Mortgage	\$	545.00
Other	\$	0.00
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	\$	4,926.23
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document:	_	
20. STATEMENT OF MONTHLY NET INCOME	-	
a. Average monthly income from Line 15 of Schedule I	\$	4,931.08
b. Average monthly expenses from Line 18 above	\$	4,926.23
c. Monthly net income (a. minus b.)	\$	4.85

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Official Fo	orm 6J (10/06)		Document	Page 27 of 44				
	Marc Robert Carlson							
In re	Cathleen Renee Carlson				Case No.			
]	Debtor(s)				
SCHEDULE J. CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)								
			D 4 9 1E	A 44 1 4				

Detailed Expense Attachment

Other Utility Expenditures:

Cell Phone	\$ 130.00
Garbage	\$ 66.00
Total Other Utility Expenditures	\$ 196.00

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Official Form 6-Declaration. (10/06)

United States Bankruptcy Court Northern District of Illinois

In re	Marc Robert Carlson Cathleen Renee Carlson		Case No.	
		Debtor(s)	Chapter	7

DECLARATION CONCERNING DEBTOR'S SCHEDULES

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of _______ sheets [total shown on summary page plus 2], and that they are true and correct to the best of my knowledge, information, and belief.

Date	August 31, 2007	Signature	/s/ Marc Robert Carlson Marc Robert Carlson	
Date	August 31, 2007	Signature	Debtor /s/ Cathleen Renee Carlson	
		3	Cathleen Renee Carlson Joint Debtor	

Penalty for making a false statement or concealing property: Fine of up to \$500,000 or imprisonment for up to 5 years or both.

18 U.S.C. §§ 152 and 3571.

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Official Form 7

United States Bankruptcy Court Northern District of Illinois

	Marc Robert Carison			
In re	Cathleen Renee Carlson		Case No.	
		Debtor(s)	Chapter	7
		(-)	<u>-</u>	

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs. Do not include the name or address of a minor child in this statement. Indicate payments, transfers and the like to minor children by stating "a minor child." See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m).

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

"In business." A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed full-time or part-time. An individual debtor also may be "in business" for the purpose of this form if the debtor engages in a trade, business, or other activity, other than as an employee, to supplement income from the debtor's primary employment.

"Insider." The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business, including part-time activities either as an employee or in independent trade or business, from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT \$35,859.08	SOURCE 2005 Gross Income for debtor from employment
\$16,434.00	2005 Gross Income for co-debtor from day-care service
\$37,062.57	2006 Gross Income for debtor from employment
\$10,504.00	2006 Gross Income for co-debtor from day-care service
\$26,925.98	2007 Gross Income for debtor from employment
\$14,318.18	2007 Gross Income for co-debtor from day-care service

2. Income other than from employment or operation of business

None

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT SOURCE

3. Payments to creditors

None

Complete a. or b., as appropriate, and c.

a. *Individual or joint debtor(s) with primarily consumer debts.* List all payments on loans, installment purchases of goods or services, and other debts to any creditor made within **90 days** immediately preceding the commencement of this case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$600. Indicate with an (*) any payments that were made to a creditor on account of a domestic support obligation or as part of an alternative repayment schedule under a plan by an approved nonprofit budgeting and creditor counseling agency. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS DATES OF AMOUNT STILL OF CREDITOR PAYMENTS AMOUNT PAID OWING

None

b. Debtor whose debts are not primarily consumer debts: List each payment or other transfer to any creditor made within **90 days** immediately preceding the commencement of the case if the aggregate value of all property that constitutes or is affected by such transfer is not less than \$5,475. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

DATES OF PAID OR

PAYMENTS/ VALUE OF AMOUNT STILL

NAME AND ADDRESS OF CREDITOR TRANSFERS TRANSFERS OWING

c. *All debtors:* List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND

AMOUNT STILL

2

RELATIONSHIP TO DEBTOR

DATE OF PAYMENT

AMOUNT PAID

OWING

4. Suits and administrative proceedings, executions, garnishments and attachments

None

a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT COURT OR AGENCY STATUS OR AND CASE NUMBER NATURE OF PROCEEDING AND LOCATION DISPOSITION

None b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately

preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED

DATE OF SEIZURE

DESCRIPTION AND VALUE OF PROPERTY

5. Repossessions, foreclosures and returns

None

List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER DATE OF REPOSSESSION,
FORECLOSURE SALE,
TRANSFER OR RETURN

DESCRIPTION AND VALUE OF
PROPERTY

6. Assignments and receiverships

None

a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DATE OF

NAME AND ADDRESS OF ASSIGNEE ASSIGNMENT

TERMS OF ASSIGNMENT OR SETTLEMENT

None

b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND LOCATION

NAME AND ADDRESS OF COURT OF CUSTODIAN CASE TITLE & NUMBER

DATE OF ORDER DESCRIPTION AND VALUE OF

PROPERTY

7. Gifts

None

List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION

RELATIONSHIP TO DEBTOR, IF ANY

DATE OF GIFT

DESCRIPTION AND VALUE OF GIFT

8. Losses

None

List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case.** (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY

DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS

DATE OF LOSS

9. Payments related to debt counseling or bankruptcy

None

List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS
OF PAYEE

Bohlman Law Offices, P.C.
111 South Virginia Street
Crystal Lake, IL 60014

DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR 8/10/2007 AMOUNT OF MONEY
OR DESCRIPTION AND VALUE
OF PROPERTY
\$950.00 plus costs

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10. Other transfers

None

a. List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **two years** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR

DATE

DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED

None b. List all property transferred by the debtor within **ten years** immediately preceding the commencement of this case to a self-settled trust or similar device of which the debtor is a beneficiary.

NAME OF TRUST OR OTHER

DEVICE

DATE(S) OF TRANSFER(S) AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY OR DEBTOR'S INTEREST IN PROPERTY

11. Closed financial accounts

None

List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION

TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE

AMOUNT AND DATE OF SALE OR CLOSING

12. Safe deposit boxes

None

List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY

DESCRIPTION OF CONTENTS

DATE OF TRANSFER OR SURRENDER, IF ANY

13. Setoffs

None

List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR

DATE OF SETOFF

AMOUNT OF SETOFF

14. Property held for another person

None List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER

DESCRIPTION AND VALUE OF PROPERTY

LOCATION OF PROPERTY

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15. Prior address of debtor

None

If the debtor has moved within **three years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS 800 Newport Drive, Island Lake, IL 60042 NAME USED

DATES OF OCCUPANCY

5

Marc R Carlson and Cathleen R. Carlson 6/1/1998 to 8/19/2005

16. Spouses and Former Spouses

None

If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within **eight years** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

17. Environmental Information.

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

None

a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DATE OF

ENVIRONMENTAL

NOTICE LAW

None b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

NAME AND ADDRESS OF

DATE OF

ENVIRONMENTAL

SITE NAME AND ADDRESS

GOVERNMENTAL UNIT

NOTICE

LAW

None c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT

DOCKET NUMBER

STATUS OR DISPOSITION

18. Nature, location and name of business

None

a. *If the debtor is an individual*, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partner in a partnership, sole proprietor, or was self-employed in a trade, profession, or other activity either full- or part-time within **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within six years immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within six years immediately preceding the commencement of this case.

LAST FOUR DIGITS OF SOC. SEC. NO./ COMPLETE EIN OR OTHER TAXPAYER I.D. NO.

NATURE OF BUSINESS

BEGINNING AND ENDING DATES

6

b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

ADDRESS

None

NAME

NAME ADDRESS

The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership, a sole proprietor or self-employed in a trade, profession, or other activity, either full- or part-time.

(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)

19. Books, records and financial statements

None

a. List all bookkeepers and accountants who within **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

None b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

None c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

None d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued by the debtor within **two years** immediately preceding the commencement of this case.

NAME AND ADDRESS

DATE ISSUED

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20. Inventories

None

a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY

7

(Specify cost, market or other basis)

None b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY

DATE OF INVENTORY RECOR

21. Current Partners, Officers, Directors and Shareholders

None a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS NATURE OF INTEREST PERCENTAGE OF INTEREST

None b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns,

controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE
OF STOCK OWNERSHIP

22. Former partners, officers, directors and shareholders

None a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the

commencement of this case.

NAME ADDRESS DATE OF WITHDRAWAL

None b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year**

immediately preceding the commencement of this case.

NAME AND ADDRESS TITLE DATE OF TERMINATION

23. Withdrawals from a partnership or distributions by a corporation

None If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation

in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS
OF RECIPIENT,
DATE AND PURPOSE
OF WITHDRAWAL
OF WITHDRAWAL
OF PROPERTY

24. Tax Consolidation Group.

None If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated

group for tax purposes of which the debtor has been a member at any time within **six years** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION

TAXPAYER IDENTIFICATION NUMBER (EIN)

25. Pension Funds.

None If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within **six years** immediately preceding the commencement of the case.

NAME OF PENSION FUND TAXPAYER IDENTIFICATION NUMBER (EIN)

DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	August 31, 2007	Signature	/s/ Marc Robert Carlson	
			Marc Robert Carlson	
			Debtor	
Date	August 31, 2007	Signature	/s/ Cathleen Renee Carlson	
		-	Cathleen Renee Carlson	
			Joint Debtor	

Penalty for making a false statement: Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

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Form 8 (10/05)

United States Bankruptcy Court Northern District of Illinois

Marc Robert Carlson In re Cathleen Renee Carlson			Case No.		
]	Debtor(s)	Chapter	7	
CHAPTER 7 INDI	VIDUAL DEBTO	OR'S STATEME	NT OF INT	ENTION	
I have filed a schedule of assets and liabil	ities which includes debt	s secured by property of	f the estate.		
☐ I have filed a schedule of executory contri	acts and unexpired leases	which includes persona	al property subje	ect to an unexpire	ed lease.
I intend to do the following with respect t	o property of the estate w	which secures those debt	s or is subject to	a lease:	
Description of Secured Property	Creditor's Name		Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
517 Carriage Hill Road, Island Lake, IL 60042	Ocwen Federal Ban	k Debtor will re regular paym		l and continue	to make
517 Carriage Hill Road, Island Lake, IL 60042	Ocwen Federal Ban	k Debtor will re regular paym		l and continue	to make
Description of Leased Property	Lessor's Name	Lease will be assumed pursuant to 11 U.S.C. § 362(h)(1)(A)	t		
-NONE-		, , , , ,			
Date August 31, 2007		/s/ Marc Robert Carl Marc Robert Carlso Debtor			
Date August 31, 2007	_ Signature	/s/ Cathleen Renee Cathleen Renee Car			

Joint Debtor

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United States Bankruptcy Court Northern District of Illinois

	NOLUI	iern District or minors	•		
	Marc Robert Carlson		C. N		
In re	Cathleen Renee Carlson	Debtor(s)	Case No. Chapter	7	
			•		
	DISCLOSURE OF COMPENS	SATION OF ATTO	RNEY FOR DI	EBTOR(S)	
	Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule compensation paid to me within one year before the filing be rendered on behalf of the debtor(s) in contemplation of contempl	of the petition in bankruptc	y, or agreed to be pa	d to me, for services ren	or and that dered or to
	For legal services, I have agreed to accept		\$	950.00	
	Prior to the filing of this statement I have received		\$	950.00	
	Balance Due		\$	0.00	
2.	The source of the compensation paid to me was:				
	■ Debtor □ Other (specify):				
3.	The source of compensation to be paid to me is:				
	■ Debtor □ Other (specify):				
4.	■ I have not agreed to share the above-disclosed compens	sation with any other person	unless they are mem	bers and associates of m	y law firm.
	☐ I have agreed to share the above-disclosed compensation copy of the agreement, together with a list of the names				firm. A
1	In return for the above-disclosed fee, I have agreed to rende a. Analysis of the debtor's financial situation, and renderin b. Preparation and filing of any petition, schedules, statem c. Representation of the debtor at the meeting of creditors d. [Other provisions as needed] Negotiations with secured creditors to red reaffirmation agreements and applications 522(f)(2)(A) for avoidance of liens on house	ng advice to the debtor in det lent of affairs and plan which and confirmation hearing, and luce to market value; ex- s as needed; preparation	termining whether to in may be required; and any adjourned hea	file a petition in bankrup rings thereof; preparation and fili	ng of
5.	By agreement with the debtor(s), the above-disclosed fee de Representation of the debtors in any dischany other adversary proceeding.	oes not include the following hargeability actions, judi	g service: icial lien avoidanc	es, relief from stay a	ctions or
		CERTIFICATION			
	I certify that the foregoing is a complete statement of any agbankruptcy proceeding.	greement or arrangement for	payment to me for re	epresentation of the debto	or(s) in
Date	ed: August 31, 2007	/s/ Erick Bohlma	n		
		Erick Bohlman 6: Bohlman Law Of 111 South Virgin Crystal Lake, IL 6 815-477-9200 Fa	224222 fices, P.C. ia Street 60014		_

abohlman@sbcglobal.net

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS

NOTICE TO INDIVIDUAL CONSUMER DEBTOR UNDER § 342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case. You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total Fee \$299)

- 1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.
- 2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.
- 3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.
- 4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$39 administrative fee: Total fee \$274)

- 1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.
- 2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.
- 3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

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B 201 (04/09/06)

Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

Certificate of Attorney

I hereby certify that I delivered to the debtor this notice required by § 342(b) of the Bankruptcy Code.

Erick Bohlman 6224222	X /s/ Erick Bohlman	August 31, 2007
Printed Name of Attorney	Signature of Attorney	Date
Address:		
111 South Virginia Street Crystal Lake, IL 60014 815-477-9200		
I (We), the debtor(s), affirm that I (we) have re	Certificate of Debtor eceived and read this notice.	
Marc Robert Carlson		
Cathleen Renee Carlson	X /s/ Marc Robert Carlson	August 31, 2007
Printed Name of Debtor	Signature of Debtor	Date
Case No. (if known)	X /s/ Cathleen Renee Carlson	August 31, 2007
	Signature of Joint Debtor (if any)	Date

United States Bankruptcy Court Northern District of Illinois

e Cathleen Renee Carlson		Case No.	
	Debtor(s)	Chapter	7
V	VERIFICATION OF CREDITOR	MATRIX	
	Number	of Creditors:	
(our) knowledge.	(s) hereby verifies that the list of cre	ditors is true and o	correct to the best of h
e: August 31, 2007	/s/ Marc Robert Carlson		
	Marc Robert Carlson Signature of Debtor		
e: August 31, 2007	/s/ Cathleen Renee Carlson	n	
	Cathleen Renee Carlson		_
	Signature of Debtor		

Advocate Good Shepherd Hospital 450 West Highway 22 Barrington, IL 60010

Advocate Luthran General Hospital 1775 W. Dempster Park Ridge, IL 60068

Bill Me Later P.O. Box 105658 Atlanta, GA 30348

C.B. Accounts, Inc. 1101 Main Street Peoria, IL 61606

Capital 1 Bank Attn: C/O TSYS Debt Management Po Box 5155 Norcross, GA 30091

Certified Services Inc 1733 Washington St Ste 2 Waukegan, IL 60085

Certified Services Inc. 1733 Washington Strret Suite 201 Waukegan, IL 60085

Citibank Attn: Citicorp Credit Services 7920 Nw 110th Street Kansas City, MO 64153

Citibank Usa Attn: Bankruptcy Dept Po Box 20487 Kansas City, MO 64195

Computer Credit, Inc. 640 West Fourth Street P.O. Box 5238 Winston Salem, NC 27113

Condell Medical Center 755 S. Milwaukee Ave. STE 127 Libertyville, IL 60048

Drs. Doppke & Panagakis First Bank Plaza, Suite 200 Lake Zurich, IL 60047

Express/WFFNB Po Box 3427 Columbus, OH 43218

Gemb/home Design Selec Po Box 981439 El Paso, TX 79998

High Tech Medical Imaging P.O. Box 226 Lake Zurich, IL 60047

HSBC Nv/GM Card Hsbc Card Srvs Attn: Bankruptcy Po Box 5213 Carol Stream, IL 60197

Kohls Po Box 3120 Milwaukee, WI 53201

Medsolutions P.O. Box 282488 Nashville, TN 37228

Mrsi 2250 E Devon Ave Ste 352 Des Plaines, IL 60018

Nicor Gas 1844 Ferry Road Naperville, IL 60507

Northwest Community Hospital 800 W Central Rd Arlington Heights, IL 60005 Ocwen Federal Bank 12650 Ingenuity Dr Orlando, FL 32826

Pellettieri & Associates, Ltd. 991 Oak Creek Dr. Lombard, IL 60148-6402

Pulmonary Critical Care and Sleep Sleep Medicine Specialists, S.C. 27750 West Highway 22, Ste 110 Barrington, IL 60010

Sams Club Ge Consumer Finance Po Box 103104 Roswell, GA 30076

Target
Po Box 1327
Mail Stop 3CK
Minneapolis, MN 55440

Trojan Professional Se 4410 Cerritos Ave Los Alamitos, CA 90720